IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
	W. Bradley Wilkes)
Serial No.:	10/697,374) Art Unit
Filed:	October 30, 2003) 3694
Confirmation No.:	7893)
For:	ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS)))
Examiner:	Daniel L. Greene)

AMENDMENT "C" AND RESPONSE

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of June 9, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.